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Attorneys for Choates G. Contracting, LLC, Chapter 11 Debtor-in-Possession

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

IN RE:

Case No.: 21-13085-ABA

Choates G. Contracting, LLC

Chapter No.: 11

**CERTIFICATION OF ZERRICK BALKCOM IN SUPPORT OF MOTION TO
APPROVE CONTRACT FOR SALE OF 122 DANTON LANE, MULLICA HILL, NEW
JERSEY**

I, Zerrick Balkcom, of full age do hereby certify:

1. I am the proposed purchaser of 122 Danton Lane, Mullica Hill, New Jersey ('the Property').
2. I have been pre-approved for a conventional loan to purchase the Property for \$600,000 with a first position mortgage loan of \$480,000 (the 'Loan'). See "Exhibit A", pre-approval from Doug Harda, Mortgage Warehouse.
3. At this time, my application for the Loan does not require additional verification of income, credit, or expenses, and a full loan commitment shall be issued "provided that 122 Danton Lane, Mullica Hill, New Jersey appraises for a minimum value of \$600,000 and marketable title can be conveyed by the seller and final proof of funds to close are verified". See "Exhibit A".
4. A \$20,000 deposit, in certified funds, is in the attorney trust account of McDowell Law, PC.
5. Additionally, Christopher Dutcher is willing to provide me with an additional \$100,000 to assist me with the purchase of the Property. See "Exhibit B", letter from Christopher

Dutcher and Statement from Discover Savings Ending #6258
evidencing availability of funds.

6. Borrowing this \$100,000 will not jeopardize my approval for
the Loan. See "Exhibit A".

7. I ask that the Court approve the proposed contract of sale
between the Debtor and myself.

BY:


Zerrick Balkcom

DATE:

6-6-22

DocuSign Envelope ID: 84EF2451-8EA5-4544-A8A7-04ECF421BA3D

The Mortgage Warehouse, LLC

236 Bell Street
Weirton, Wv. 26062
855-374-5627
Doug@mortgagewarehouse.guru

3 June, 2022



Zerrick Balkcom

4075 Higbee Street
Philadelphia, PA. 19135

Dear Zerrick,

This letter is to certify that you have been pre-approved for a conventional, no income documentation loan with a maximum purchase price of \$600,000 with a maximum loan amount of \$480,000, secured by a first position mortgage lien on the property located at 122 Danton Lane, Mullica Hill, New Jersey. You have indicated that you may be borrowing up to \$100,000 to fund the down payment. That proposed loan does not impact this pre-approval.

This pre-approval is issued after review of your credit documents.

A full loan commitment shall be issued provided that 122 Danton Lane, Mullica Hill, New Jersey appraises for a minimum value of \$600,000 and marketable title can be conveyed by the seller and final proof of funds to close are verified.

Sincerely,

DocuSigned by:
A handwritten signature in black ink that reads "Doug Harda".
637940AA20F247E...

Doug Harda

Manager



CHRISTOPHER DUTCHER
120 PEACE LANE
GLASSBORO, NJ 08028


June 3, 2022

TO WHOM IT MAY CONCERN:

Please be advised that I, Christopher Dutcher, am ready, willing and able to assist Zerrick Balkcom with the balance of the down payment required in connection with his anticipated purchase of 122 Danton Lane, Mullica Hill, New Jersey, up to \$100,000.

Attached please find a statement from my Discover Savings Account Ending #6258 showing I have a balance of \$110,845 in this account.

BY:



Christopher Dutcher



ONLINE SAVINGS

Account Number: 6258
Statement Period: Apr 01, 2022 - May 31, 2022
Page 1 of 3

ACCOUNT SUMMARY

Beginning Balance	\$280,611.39	Annual Percentage Yield Earned	0.55%
Deposits and Credits	+\$60,234.39	Interest Earned This Period	\$234.39
Electronic Withdrawals	-\$170,000.00	Interest Earned Year-to-Date	\$564.09
Service Charges, Fees, and Other Withdrawals	-\$60,000.00	Days in Statement Period	61
Ending Balance	\$110,845.78	Average Daily Balance	\$254,277.22

More inbox, less mailbox. If you are enrolled in paperless statements, over time you can expect to start receiving more routine notices and important updates in the Secure Message Center. We'll send you an email notification when a document is available. To check your settings or enroll, log into the Account Center online or via the Discover® App and visit your Paperless Statement settings.

ACCOUNT ACTIVITY

Deposits and Credits

Eff. Date	Bus. Date	Description	Amount
Apr 30	Apr 30	Interest Paid	\$ 116.63
May 19	May 19	ACH Deposit From Citizens Bank National Associatio	60,000.00
May 31	May 31	Interest Paid	117.76
TOTAL DEPOSITS AND CREDITS			\$ 60,234.39

Electronic Withdrawals

May 16	May 16	ACH Withdrawal Citizens Bank National Association	\$ 10,000.00
May 19	May 19	ACH Withdrawal Citizens Bank National Association	70,000.00
May 26	May 26	ACH Withdrawal Citizens Bank National Association	90,000.00
TOTAL ELECTRONIC WITHDRAWALS			\$ 170,000.00

Continued on Page 2

Contact Us



Online
DiscoverBank.com



Mobile
Download our
app



Phone
1-800-347-7000
TDD 1-800-347-7454



Mail
Discover Bank, PO Box 30416
Salt Lake City, UT 84130

Please fold on the perforation below, detach and return with your deposit.

See last page for important information about your account.



CHRIS DUTCHER
OR DARRELL K CHOATES
120 Peace Ln
Glassboro, NJ 08028



Deposit Slip Account number ending in 6258

Date		
List Checks Separately	Dollars	Cents
	\$.
	\$.
	\$.
	\$.
	\$.
TOTAL	\$.

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

Do not send cash or staple checks to this form.

Mail to: Discover Bank, PO Box 30417, Salt Lake City, UT 84130

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